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3 SALARIED EMPLOYEES OF PCC
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IN THE UNITED STATES DISTRICT COURT
FOR THE CENTRAL DISTRICT OF CALIFORNIA - WESTERN DIVISION

WESTERN WORLD INSURANCE
COMPANY,

Plaintiff,

v.

PROFESSIONAL COLLECTION
CONSULTANTS,

Defendant.

CASE NO. 2:15-cv-02342 MWF (VBKx)

**DEFENDANT'S RESPONSES TO
WESTERN WORLD INSURANCE
COMPANY'S INTERROGATORIES
TO PROFESSIONAL COLLECTION
CONSULTANTS, SET NO. ONE**

Complaint Filed: 3/30/15

PROPOUNDING PARTY: WESTERN WORLD INSURANCE COMPANY

RESPONDING PARTY: PROFESSIONAL COLLECTIONS CONSULTANTS

SET NUMBER: ONE (1)

TO ALL PARTIES HEREIN AND TO THEIR RESPECTIVE ATTORNEYS
OF RECORD:

PLEASE TAKE NOTICE that pursuant to Rule 33 of the Federal Rules of Civil
Procedure, Plaintiff and Counter-Claim Defendant Western World Insurance Company
("Western World") requests that Defendant and Counter-Claimant Professional
Collection Consultants ("PCC"), respond to the following specially prepared

1

Answers to Western World's Interrogatories to Professional Collection
Consultants, Set One, CASE NO. 2:15-cv-02342 MWF (VBKx)

1 4. The term "Hudson Action" shall mean a lawsuit in the Los Angeles
2 County Superior Court, Case No. BC570780, against PCC, filed on January 29, 2015
3 by Gregory Hudson.

4 5. The term "Pole Claim" shall mean a claim for damages against PCC
5 initiated by a demand for mediation submitted to PCC on or about January 14, 2015 by
6 former PCC employee Beblen Pole.

7 6. The term "McCann Claim" shall mean a claim for damages against PCC
8 initiated by a demand for mediation submitted to PCC on or about January 14, 2015 by
9 former PCC employee Lisa McCann.

10 7. The term "Western World Policy" shall mean the "Directors, Officers,
11 Insured Entity and Employment Practices" liability insurance policy issued by Western
12 World bearing policy no. PRL8000034, effective February 17, 2014 to February 17,
13 2015 to June 25, 2008, to PCC.

14 INTERROGATORY REQUESTS

15 INTERROGATORY NO. 1:

16 IDENTIFY all facts pertaining to YOUR contention that Western World failed
17 to conduct a prompt, full and complete investigation of the Hudson Action, Pole Claim
18 and McCann Claim.

19 WESTERN WORLD accepted the facts alleged in Hudson's Complaint and the
20 claims of Pole and McCann without obtaining PCC's version of the facts. PCC has
21 determined this because the WESTERN WORLD COMPLAINT is based on
22 completely untrue and incorrect facts that are alleged in the Hudson Complaint.

23 For example, WESTERN WORLD persists in its conclusion that PCC was and
24 is being investigated for PCC's debt collection practices, and that HUDSON, POLE,
25 and McCANN complained about PCC's debt collection practices which generated the
26 F.B.I. scrutiny. As far as PCC knows, it has never been investigated for its debt
27 collection practices by the F.B.I. or anyone else. Had Western World even conducted a
28 cursory investigation, it would have discovered this and it would have discovered that

1 information that is an invasion of the individuals right to privacy and does not provide
 2 any relevant or admissible evidence and is not likely to lead to the discovery of any
 3 relevant or admissible evidence.

4 Clark Garen, 6700 South Centinela, Culver City, California 90230,
 5 (310) 636-1001; objection to disclosure of social security number as it is confidential
 6 information that is an invasion of the individuals right to privacy and does not provide
 7 any relevant or admissible evidence and is not likely to lead to the discovery of any
 8 relevant or admissible evidence.

9 Wendell Hall, 12100 Wilshire Blvd., Suite 1200, Los Angeles, California
 10 90025, (310) 954-2400, social security number unknown

11 Steven N. Joseph, Western World Insurance Company, 400 Parson's Pond
 12 Drive, Franklin Lakes, New Jersey 07417-2600, social security number unknown

13 PCC has not yet had an opportunity to conduct discovery as to the exact nature
 14 of the WESTERN WORLD investigation, and PCC may supplement this response
 15 when additional facts are obtained.

16 **INTERROGATORY NO. 10:**

17 IDENTIFY all facts pertaining to actions taken by the Federal Bureau of
 18 Investigation against PCC in 2013 and 2014, including any interview, inspection,
 19 search or audit of PCC personnel or documents.

20 Defendant objects to this interrogatory because Defendant is unable to ascertain
 21 what is meant by the term, "all facts pertaining to actions taken by the F.B.I."

22 Without waiving this objection, Defendant will respond by providing all of the
 23 information of which it is aware involving the F.B.I.

24 On August 27, 2013, the F.B.I. served a search warrant at the offices of PCC
 25 located at 6700 South Sepulveda Blvd., Culver City, California. The search warrant
 26 allowed the seizure of items of evidence of violations of 18 United States Code 371
 27 (Conspiracy) and 18 United States Code 666 (Theft or Bribery Concerning Programs
 28 Involving Federal Funds). As a result of the service of the search warrant, the offices

1 were closed, most employees sent home, and the office was searched until around 3
2 PM, when the F.B.I. took certain records with them.

3 Sometime in September, 2013, James Riddit, counsel for Todd Shields, had a
4 conversation with Elisa Fernandez, Assistant United States Attorney, wherein she
5 advised Mr. Riddit that Todd Shields was a target of an investigation.

6 On November 26, 2013, the United States Attorney Elisa Fernandez issued a
7 subpoena to Elaine Schulman to provide testimony to the Grand Jury. PCC has a copy
8 of the subpoena provided to it by Elaine Schulman. PCC was aware that Tanya Jones
9 and Sterling Rice and Greg Hudson were also served with subpoena's to appear and
10 testify before the Grand Jury on November 26, 2013, but does not have a copy of the
11 subpoena's. Michael Jackson and Gary Condon were served with subpoena's to appear
12 to give testimony before the Grand Jury sometime in December, but PCC was not
13 given copies of those subpoena's either. Their dates for appearance were continued and
14 ultimately canceled.

15 On September 15, 2013 and October 15, 2013, the United States Attorney Elisa
16 Fernandez issued a subpoena to PCC to provide documents to a Grand Jury. PCC
17 provided approximately 30,000 documents in response to this subpoena.

18 On May 22, 2015, the United States Attorney Elisa Fernandez issued a subpoena
19 to PCC to provide documents to a Grand Jury. PCC provided approximately 30,000
20 documents in response to this subpoena.

21 At this time, Defendant PCC has no additional information of any kind or
22 character that is requested by this Interrogatory.

23 **INTERROGATORY NO. 11:**

24 IDENTIFY all facts pertaining to actions taken by the United States Department
25 of Justice against PCC in 2013 and 2014, including any interview, inspection, search
26 or audit of PCC personnel or documents.

27 Defendant objects to this interrogatory because Defendant is unable to ascertain
28 what is meant by the term, "all facts pertaining to actions taken by the F.B.I."

1 May 19, 2015 letter from Clark Garen to David Evans
2 June 3, 2015 letter from David Evans to Clark Garen
3 June 9, 2015 letter from Clark Garen to David Evans
4 Letter from Western World accepting defense with reservations;
5 Letter from Western World received the morning of scheduled
6 Mediation with Hudson (almost 7 months after claim was initiated) notifying
7 PCC that Western World was denying coverage.
8 Western World Complaint and Exhibits filed in this action
9 PCC has not yet had an opportunity to conduct discovery as to the exact nature
10 of the WESTERN WORLD investigation, and PCC may supplement this response
11 when additional facts are obtained.
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14 Dated: November 15, 2015
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16 LAW OFFICES OF CLARK GAREN

17 BY
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20 CLARK GAREN,
21 ATTORNEY FOR DEFENDANT
22 AND CROSS-COMPLAINANT
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